

FIRST WESTERN FINANCIAL, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 3189906	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$625	\$683	9.3%		
Loans	\$525	\$509	-3.0%		
Construction & development	\$20	\$19	-5.8%		
Closed-end 1-4 family residential	\$94	\$115	22.0%		
Home equity	\$91	\$67	-26.0%		
Credit card	\$0	\$0	-53.3%		
Other consumer	\$8	\$8	2.8%		
Commercial & Industrial	\$144	\$143	-0.5%		
Commercial real estate	\$137	\$127	-7.2%		
Unused commitments	\$107	\$109	1.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$22	\$40	86.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$1	364.9%		
Cash & balances due	\$46	\$102	123.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$559	\$616	10.2%		
Deposits	\$531	\$596	12.2%		
Total other borrowings	\$25	\$15	-40.0%		
FHLB advances	\$25	\$15	-40.0%		
Equity					
Equity capital at quarter end	\$66	\$67	1.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$13	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	7.1%	--		
Tier 1 risk based capital ratio	9.6%	10.0%	--		
Total risk based capital ratio	10.8%	11.2%	--		
Return on equity ¹	-15.7%	3.6%	--		
Return on assets ¹	-1.7%	0.3%	--		
Net interest margin ¹	3.9%	3.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	80.5%	52.4%	--		
Loss provision to net charge-offs (qtr)	466.4%	-1282.7%	--		
Net charge-offs to average loans and leases ¹	0.7%	-0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	8.7%	0.1%	0.0%	--
Closed-end 1-4 family residential	0.2%	4.5%	0.5%	-0.1%	--
Home equity	6.8%	7.0%	0.0%	0.1%	--
Credit card	9.2%	0.0%	0.0%	0.0%	--
Other consumer	5.3%	0.0%	1.0%	0.0%	--
Commercial & Industrial	0.9%	0.7%	0.0%	0.0%	--
Commercial real estate	2.7%	5.4%	0.1%	0.0%	--
Total loans	2.2%	3.8%	0.2%	0.0%	--